

**DETAILED ACTION**

**EXAMINER'S AMENDMENT**

The application has been amended as follows:

**LISTING OF PENDING CLAIMS:**

*This listing of claims replaces all previous listings of claims. These amendments are relative to the claims of the Response filed on October 9, 2009. Claims 1-54 were previously canceled. Claims 55, 60, 65, 70, and 75 were previously withdrawn, and are hereby canceled. Further, claims 58, 59, 63, 64, 68, 69, 73, 74, 78, and 79 are hereby canceled.*

*Claims 56, 57, 61, 62, 66, 67, 71, 72, 76, and 77 are now pending.*

*Claims 56, and 57 are hereby amended.*

Claims 1-55. (Cancelled)

Claim 56. (Currently Amended) A method for central management, storage and verification of ~~at least one of (a) at least one remotely captured electronic transaction and (b)~~ at least one paper transaction from at least one of electronic transactions, documents, and receipts, the method comprising:

utilizing scanning paper receipts by way of at least one remote data access subsystem to create transaction data;

for capturing and sending the transaction data from at least one remote subsystem location to at least one data collection subsystem;

capturing a remote data access terminal identification

utilizing an encrypting subsystem with identification information and encrypting the transaction data prior to sending said encrypted data to a data collection subsystem;

utilizing the data collection subsystem to send said encrypted data and the remote data access terminal identification to a central subsystem;

utilizing said at least one central subsystem to manage the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data within said at least one central subsystem;

utilizing at least one of said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing transaction data to stored transaction data for verification; and

transmitting the transaction data within and between at least one of the at least one remote subsystem location and the central location.

**Claim 57.** (Currently Amended) The method of claim 56, wherein said utilizing ~~at least one of said at least one~~ the central subsystem to manage the collecting, processing, sending and storing further comprises performing said paper transaction transactions by transferring funds electronically from a payer bank to a payee bank.

Claims 58-60. (Canceled)

**Claim 61.** (Previously Presented) The method of claim 56, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

**Claim 62.** (Previously Presented) The method of claim 57, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 63-65. (Canceled)

**Claim 66.** (Previously Presented) The method of claim 56, wherein the transaction

data is obtained from electronic transactions from credit cards.

Claim 67. (Previously Presented) The method of claim 57, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 68-70. (Canceled)

Claim 71. (Previously Presented) The method of claim 56, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 72. (Previously Presented) The method of claim 57, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 73-75. (Canceled)

Claim 76. (Previously Presented) The method of claim 56, the data further comprising biometric data.

Claim 77. (Previously Presented) The method of claim 57, the data further comprising biometric data.

Claim 78. (Canceled)

Claim 79. (Canceled)

The following is an examiner's statement of reasons for allowance: the prior art fails to teach of capturing and sending the transaction data from a scanned paper receipt from at least one remote subsystem location to at least one data collection subsystem via the route of the independent claim,

including utilizing an encrypting subsystem with identification information and encrypting the transaction data prior to sending said encrypted data to a data collection subsystem. As the current claims do not require that identification information be encrypted, the issue as to whether this limitation is enabled by the specification has not been fully considered by the examiner.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard C. Weisberger whose telephone number is 571 272 6753. The examiner can normally be reached on 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571 272 6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Art Unit 3693

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